



CAPPED FUNERAL COVER

Policy Wording

Together, all the way.



Capped Funeral Cover Policy Wording

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CIGNA CAPPED FUNERAL COVER



0800 900 047



www.cigna.co.nz



contactus.nz@cigna.com



1. Introducing Your Policy

This Policy is designed to pay the Sum Insured upon the death of the Life Insured.

This will be paid to the Policy Owner unless there is a Nominated Beneficiary.

This Policy is underwritten by Cigna Life Insurance New Zealand Limited (Cigna) who will be responsible for all claims and other matters relating to this Policy.

Your Premium is payable at the agreed frequency until the Policy Anniversary Date prior to the Life Insured's 90th birthday. Cover will continue until the Policy stops.

All correspondence to You will be sent to the most recent address that We hold for You. If You change Your address, it is Your responsibility to notify Us of Your new address so We can continue to send You important information about Your Policy.

Please read all Your policy documents including Your Policy Summary and this document carefully.

These documents describe the terms and conditions that apply to Your Policy and form the basis of the contract between You and Cigna. Important conditions and exclusions apply to this Policy which are described in Sections 3 & 4. Meanings of important words and terms are given in Section 6. If You have any questions, please contact Us.

We offer a 30 day Free Look Period so You have time to make sure You are happy with Your insurance. If for any reason You want to cancel this Policy, please call Us.

Any premiums that have been paid will be refunded and We will confirm in writing that the Policy has been cancelled. If You cancel outside this 30 day period, there will be no refund of premiums.

All payments made in respect of this Policy are in New Zealand currency.

This Policy does not have any surrender or cash value.

Your responsibility to be open and honest

We rely on the information You give Us to provide this cover for You and pay any claim.

If You haven't given Us all the information We ask for or any other material information We may decline Your claim, cancel Your Policy from the Cover Start Date, and/or retain all or some of Your premiums.

We may decline Your claim and/or cancel Your Policy if You provide false or incorrect information in support of a claim.

Limitation of cover

If the Life Insured is not a Permanent Resident of New Zealand at the time that this Policy started, Cigna may cancel this Policy and refund any premiums paid.

If a claim is accepted by Us under this Policy and the Life Insured is also covered under another policy with similar funeral benefits issued by Us, then the benefit payable under this Policy will be limited so that the combined funeral benefits payable from all policies does not exceed \$30,000.

Where the Funeral Benefit under this Policy is limited in this manner, any excess premiums paid under this Policy will be refunded.

2. What You're covered for

Provided the terms and conditions are met and the premiums are up to date, We promise to pay the Nominated Beneficiary, or if there is none, the Policy Owner the Sum Insured as set out in the Policy Summary.

If the Nominated Beneficiary is deceased at the time We pay a claim, the proceeds will be paid to the Policy Owner.

Once a benefit has been paid, Cigna cannot dictate how the proceeds are used.

Funeral Benefit

If a Life Insured dies:

- at any time after the Cover Start Date, as a direct result of an Accidental Injury; or
- 24 or more months after the Cover Start Date, as a result of any other cause, Cigna will pay the Sum Insured as specified on the Policy Summary.

Return of the Premium Benefit

If the Life Insured dies within 24 months of the Cover Start Date, except as a direct result of Accidental Injury, Cigna will refund all premiums paid.

3. Other terms and conditions

Changes to Nominated Beneficiaries

The Policy Owner may change a nomination at any time by completing a Nominated Beneficiary form and forwarding it to Cigna. A change to the Nominated Beneficiary will take effect from the date We receive the request to change the Nominated Beneficiary.

Increases to Funeral Benefit

If a Funeral Benefit under this Policy is increased for a Life Insured within:

- the 24 months prior to a Life Insured's death and their death is as a direct or indirect result of natural causes, We will pay only the Funeral Benefit that applied prior to the increase and will refund all premiums paid in respect of the increase; or
- the 13 months prior to a Life Insured's suicide, attempted suicide or intentional self-injury, whether the Life Insured is sane or insane, We will only pay the Funeral Benefit that applied for the Life Insured prior to the increase.

If a Funeral Benefit under this Policy is increased for a Life Insured after the occurrence of an Accidental Injury and the Life Insured dies as a direct or indirect result of that Accidental Injury, then We will only pay the Funeral Benefit that applied prior to the increase and will refund all premiums paid in respect of the increase.

Premiums

The premium payable and its frequency is shown on the Policy Summary and is payable on the Premium Start Date and thereafter up to and including the Premium Stop Date.

The Policy Owner can apply at any time to change the method and frequency of the premium payments.

Depending on the period of time that this Policy remains in force, the premiums paid may exceed the Funeral Benefit payable.

We may change the premiums charged for Cigna Funeral Cover policies. If We do, We'll give You 30 days' written notice of any change. This notice will be mailed to the most recent address We have on record for the Policy Owner.

When the Policy stops

The Policy will stop when any one of the following happens:

- if the premiums remain unpaid for 3 months, in which case cover will end on the date the last premium was paid up to;
- the Policy Owner requests that We cancel this Policy.
- the Life Insured dies.

Disputes

If You have a complaint, in the first instance You should contact Us to discuss it. Refer to the Contact Us section for the details. This will initiate our internal complaints resolution process. We are a member of the Insurance and Financial Services Ombudsman Scheme (IFSO Scheme), a free, independent service which can help settle any dispute You are unable to resolve with Us. Any dispute or action relating to this Policy will be determined in accordance with New Zealand law.

IFSO contact details

Post P O Box 10 845, Wellington 6143

Phone 0800 888 202

Email info@ifso.nz

Website www.ifso.nz

4. Policy exclusions

We will not pay any Funeral Benefit under this Policy for an event caused or contributed to, directly or indirectly, by suicide, attempted suicide or intentional self-injury, whether the Life Insured is sane or insane, within the first 13 months of the Cover Start Date.

5. How to make a claim

If the Policy Owner or Nominated Beneficiary needs to make a claim against this Policy, they should contact Us as soon as possible and we will guide them through the process. They may need to complete a claim form and return it to Us together with any supporting documents that We may reasonably require.

If there isn't a joint Policy Owner or Nominated Beneficiary named on the Policy Summary, and the amount payable is over \$15,000, We will require a certified copy of probate or letters of administration (where the Life Insured doesn't have a will). Probate or letters of administration are legal documents stating who is entitled to the estate. They are obtained through the High Court and are normally applied for by a lawyer. If You have any questions regarding probate or letters of administration, please contact your lawyer or trust company.

Probate is granted by the court recognising a will as authentic and authorising the appointment of the executor to act and administer the deceased's estate.

Letters of administration are the documents required when the Life Insured dies and either doesn't have a will or has left a will that cannot be proven (for example, if the will's executor has died). The administrator is appointed by the High Court and the letters of administration document states that they have authority to administer the estate.

Any medical information required to support a claim must be:

- provided by appropriately qualified medical practitioners registered in New Zealand or Australia (or any other country approved by Cigna); and
- paid for by the remaining Policy Owner or Nominated Beneficiary.

6. Some terms defined

The following words and terms appear in the Policy Summary and/or in the Policy Wording.

We, Us, or Our means Cigna Life Insurance New Zealand Limited (Cigna), the insurer of Your policy.

You, Your or Yourself means the Policy Owner named on the Policy Summary.

Accidental Injury means any injury, resulting solely, directly and independently of all other causes from an accident caused by external, violent and visible means while this Policy is active.

Anniversary Date means the date 12 months after the Premium Start Date and the same date every year after that.

Cover Start Date is shown on the Policy Summary and means the date that the cover began.

Life Insured means the person named on the Policy Summary.

Nominated Beneficiary means a person named by the Policy Owner to be the recipient of a benefit payable under this Policy. The Nominated Beneficiary must be aged 16 or over at the date that they are nominated.

Permanent Resident of New Zealand means a New Zealand citizen, New Zealand permanent resident or an Australian citizen residing in New Zealand.

Policy means the terms and conditions applying to this insurance, as described in the Policy Wording and the Policy Summary.

Policy Owner means the person named on the Policy Summary.

Policy Summary means the summary sent to You with this document on which details specific to Your Policy are listed, or any replacement summary.

Premium Start Date is shown on the Policy Summary and means the date that the first premium is due.

Premium Stop Date is shown on the Policy Summary and means the date the last premium is due.

Sum Insured means the amount of cover as shown on Your Policy Summary.

7. About Cigna

Cigna New Zealand is a leading specialist provider of insurance products and services including life insurance, funeral insurance, income protection insurance, accidental death insurance, serious illness insurance and travel insurance. We've been operating in New Zealand for nearly a century, and protect over 500,000 New Zealanders with our insurance policies. We are part of Cigna Corporation, a Fortune 500 company and one of the world's largest publicly-owned companies. A copy of Cigna's latest financial statements is available on request.

Statutory Fund

Like all New Zealand life insurers, we were required under the Insurance (Prudential Supervision) Act 2010 to establish a statutory fund. The statutory fund relevant to Your policy is Cigna's Statutory Fund Number One.

Privacy

Any details You provide will be held securely by Us for the purpose of providing You with quotations and information about Our products and services. Your details will never be disclosed to third parties, except for the purposes of setting up and administering any policy You wish to take out. From time to time, We may contact You with information about products and services, which We feel may be of interest to You. Under the Privacy Act 1993 You have the right of access to and correction of personal information provided by You. For more information on Our Privacy Policy please refer to Our full Privacy Statement at www.cigna.co.nz/privacy or contact Us on 0800 900 047.

In this section "You" refers to the Policy Owner, the Life Insured, the Nominated Beneficiary and the premium payer.

8. Our financial strength

We have an A (Excellent) financial strength rating which was given by A.M. Best Company Inc. The rating scale is:

Secure			Vulnerable		
A++	A+	Superior	B	B-	Fair
A	A-	Excellent	C++	C+	Marginal
B++	B+	Good	C	C-	Weak
			D		Poor
			E		Under regulatory Supervision
			F		In Liquidation
			S		Suspended

For more rating information visit

www.ambest.com/ratings/guide.pdf

9. Contact Us

By phone **0800 900 047**

if You are overseas **+64 4 931 9772**

By email **contactus.nz@cigna.com** for general information about your Policy such as premiums and address changes

complaintsandquality.nz@cigna.com to make a complaint

claims.nz@cigna.com to request a claim form or ask any questions related to a claim

By letter **Cigna Life Insurance**

P O Box 24031

Manners Street

Wellington 6142

By fax **04 470 9152**



Together, all the way.